

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Steven E. St. Clair, Jr.  
Debtor

Case No. 15-02548-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: CKovach  
Form ID: 309A

Page 1 of 2  
Total Noticed: 27

Date Rcvd: Feb 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2018.

db +Steven E. St. Clair, Jr., 3315 Hillside Drive, Lebanon, PA 17046-2628  
aty +Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
aty Leon P Haller, Purcell Krug and Haller, 1719 North Front Street,  
Harrisburg, PA 17102-2392  
aty Paul C Bametzreider, Reilly Wolfson, 1601 Cornwall Road, Lebanon, PA 17042-7460  
aty +Thomas I Puleo, KML Law Group, P.C., 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
tr +Markian R Slobodian (Trustee), 801 North Second Street, Harrisburg, PA 17102-3210  
cr +Pennsylvania Housing Finance Agency, c/o Leon P.Haller, Esqurie, 1719 North Front Street,  
Harrisburg, PA 17102-2305  
cr +Reilly, Wolfson, Sheffey, Schrum and Lundberg LLP, 1601 Cornwall Road,  
Lebanon, PA 17042-7406  
4659226 +Harris Originals, 145 Sycamore Ln., Islandia, NY 11749-1579  
4659227 Jonestown Bank & Trust, 2 E. Market Street, Jonestown, Pennsylvania 17038  
4662467 +Jonestown Bank and Trust Company, 1601 Cornwall Road, Lebanon, PA 17042-7406  
4662319 +Reilly, Wolfson, Sheffey, Schrum and Lundberg, LLP, 1601 Cornwall Road,  
Lebanon, PA 17042-7406, Attn: Paul C. Bametzreider, Esq.  
4659229 +Synch/Design (c/o PO Box 965036, Or, c/o PO Box 965036, Orlando, Florida 32896-0001  
4679969 +U.S BANK NATIONAL ASSOCIATION, ET AL, PHFA Loan Servicing Division, 211 North Front Street,  
Harrisburg, Pennsylvania 17101-1466

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: cjulius@ljacobsonlaw.com Feb 16 2018 18:51:45 Chad J. Julius,  
Jacobson & Julius, 8150 Derry Street, Suite A, Harrisburg, PA 17111  
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Feb 16 2018 18:51:54 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
cr +EDI: RECOVERYCORP.COM Feb 16 2018 18:58:00 Recovery Management Systems Corporation,  
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4659223 EDI: BANKAMER.COM Feb 16 2018 18:58:00 Bank of America, PO Box 982235,  
El Paso, Texas 79998  
4659224 +EDI: CHASE.COM Feb 16 2018 18:58:00 Chase Bank USA, PO Box 15298,  
Wilmington, Delaware 19850-5298  
4694301 EDI: CRFRSTNA.COM Feb 16 2018 18:58:00 Credit First NA, PO Box 818011,  
Cleveland, OH 441818-8011  
4659225 +EDI: CRFRSTNA.COM Feb 16 2018 18:58:00 Credit First NA/Firestone, PO Box 81307 BK 14,  
Cleveland, Ohio 44181-0307  
4705870 EDI: PRA.COM Feb 16 2018 18:58:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4659228 +E-mail/Text: blegal@phfa.org Feb 16 2018 18:51:55 Pennsylvania Housing Finance Agency (210,  
2101 N. Front St., Harrisburg, Pennsylvania 17110-1086  
4660626 EDI: RECOVERYCORP.COM Feb 16 2018 18:58:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4707845 EDI: RMSC.COM Feb 16 2018 18:58:00 Synchrony Bank, c/o Recovery Management Systems Corp,  
25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
4851764 +EDI: RMSC.COM Feb 16 2018 18:58:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk VA 23541-1021  
4659230 +EDI: CITICORP.COM Feb 16 2018 18:58:00 The Home Depot/CBNA, PO Box 6497,  
Sioux Falls, South Dakota 57117-6497

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 18, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2018 at the address(es) listed below:

Chad J. Julius on behalf of Debtor 1 Steven E. St. Clair, Jr. cjulius@ljacobsonlaw.com,  
brhoades@ljacobsonlaw.com;egreene@ljacobsonlaw.com;r63089@notify.bestcase.com  
Joshua I Goldman on behalf of Creditor U.S BANK NATIONAL ASSOCIATION Et Al...  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Leon P Haller on behalf of Creditor U.S BANK NATIONAL ASSOCIATION Et Al... lhaller@pkh.com,  
dmaurer@pkh.com;mgutshall@pkh.com  
Leon P Haller on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,  
dmaurer@pkh.com;mgutshall@pkh.com  
Markian R Slobodian (Trustee) PA49@ecfcbis.com  
Paul C Bametzreider on behalf of Creditor Reilly, Wolfson, Sheffey, Schrum and Lundberg LLP  
paulb@reillywolfson.com, pbaylor@reillywolfson.com  
Recovery Management Systems Corporation claims@recoverycorp.com  
Thomas I Puleo on behalf of Creditor U.S BANK NATIONAL ASSOCIATION Et Al...  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1	<b>Steven E. St. Clair Jr.</b>	Social Security number or ITIN	<b>xxx-xx-5201</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>Middle District of Pennsylvania</b>	Date case filed in chapter	<b>13 June 15, 2015</b>
Case number:	<b>1:15-bk-02548-HWV</b>	Date case converted to chapter	<b>7 February 5, 2018</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Steven E. St. Clair Jr.	
2. All other names used in the last 8 years		
3. Address	3315 Hillside Drive Lebanon, PA 17046	
4. Debtor's attorney Name and address	Chad J. Julius Jacobson & Julius 8150 Derry Street, Suite A Harrisburg, PA 17111	Contact phone 717 909-5858 Email: <a href="mailto:cjulius@ljacobsonlaw.com">cjulius@ljacobsonlaw.com</a>
5. Bankruptcy trustee Name and address	Markian R Slobodian (Trustee) 801 North Second Street Harrisburg, PA 17102	Contact phone 717 232-5180 Email: <a href="mailto:PA49@ecfbis.com">PA49@ecfbis.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open Monday – Friday 9:00 AM to 4:00 PM  Contact phone (717) 901-2800  Date: February 16, 2018
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>March 20, 2018 at 02:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification and proof of social security number are required ***</b>	Location:  <b>Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA 17101</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: May 19, 2018</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	